

# POCKET THE SAVINGS



## Ten easy ways to lower your out-of-pocket health care expenses

**1. Stay in network.** Save big when you use a doctor, hospital or facility that's part of the Cigna network. Chances are, there's a network doctor or facility in your neighborhood. It's easy to find quality, cost-effective care right where you need it. In fact, one thing you won't find is higher costs.

**2. Ask before you go.** Your primary care doctor may be in your plan's network, but that doesn't mean everyone and everywhere they refer you to is, too. When your doctor gives you a referral, don't be afraid to ask if the facility, lab or specialist is in your plan's network. If you don't, you may unintentionally go out of network and be surprised by a higher bill than expected.

**3. Know your plan – inside and out.** If you go out of network for care, the costs can add up quickly. That's because you're paying full price – not the discounted price an in-network doctor or facility would charge for services covered under your plan. Plus, if the doctor or facility charges more than what your plan will pay for out-of-network care, you will have to pay the difference.

**4. Go with the Cigna Care Designation.** You may save even more when you choose a Cigna Care Designation doctor or a Centers of Excellence hospital. Doctors in 22 medical specialties, including primary care, who achieve top results on our measures of health outcomes and cost-efficiency earn the Cigna Care Designation. Centers of Excellence hospitals have also earned recognition for quality and cost-efficiency for certain procedures. Look for these designations in the online directory.

**5. Get preventive care.** Checkups, immunizations and screenings can help detect or prevent serious diseases and keep you in tip-top shape. Your primary care physician can help you coordinate what tests and shots are right for you, based on your age, gender and family history.

Need to find a doctor, hospital or other care facility? Use the online directory on **myCigna.com** or call the number on your Cigna ID card.

**GO YOU.**



**6. Use an urgent care center.** If you need medical attention but it's not serious or life threatening, you may not have to go to an emergency room (ER). An urgent care center provides quality care like an ER, but can save you hundreds of dollars. Visit an urgent care center for things like minor cuts, burns and sprains, fever and flu symptoms, joint or lower back and urinary tract infections.

**Average urgent care center cost:\*** \$135  
**Average hospital ER cost:** \$1,553

**7. Go to a convenience care clinic.** Need to see your doctor but can't get an appointment? Try going to a convenience care clinic. You'll get quick access to quality and cost-effective medical care. A convenience care clinician can treat you for sinus infections, rashes, earaches, minor burns and other routine medical conditions. You can find convenience care clinics in grocery stores, pharmacies and other retail stores.

**Average convenience care clinic cost:** \$58  
**Average ER cost:** \$1,553

**8. Stick with lower-cost labs.** If you go to a national lab such as Quest Diagnostics® or Laboratory Corporation of America® (LabCorp), you can get the same quality service and save up to 84%.\*\* Even though other labs may be part of the Cigna network, you'll often get even bigger savings when you go to a national lab. And with hundreds of locations nationwide, they make it easy to get lab services at a lower cost.

**Average Quest or LabCorp cost:** \$10.55  
**Average other lab cost:** \$23.89  
**Average outpatient hospital lab cost:** \$51.47

**9. Visit independent radiology centers.** If you need a CT scan or MRI, you could save hundreds of dollars by going to an independent radiology center. These centers can provide you with quality service like you'd get at a hospital, but usually at a lower price.

	CT	MRI
<b>Average radiology center costs:</b>	\$445	\$725
<b>Average outpatient hospital costs:</b>	\$1,384	\$1,668

**10. Choose the right place for your colonoscopy, GI endoscopy or arthroscopy.** When you choose to have one of these procedures at an in-network freestanding outpatient surgery center, you could save hundreds of dollars. These facilities specialize in certain types of outpatient procedures, and offer quality care, just like a hospital, but at a lower cost to you.

**Average outpatient surgery center:** \$959  
**Average hospital cost:** \$2,548

Access the online directory and manage your health spending on **myCigna.com** with the myCigna Mobile App.

Download it today from the App Store<sup>SM</sup> online store or Google Play<sup>TM</sup>:



\*Cost estimates are national 2012 averages of participating facilities; actual cost may vary by location, facility, and the type or level of services received.

\*\*Savings estimate is based on an internal Cigna national study of 2012 lab utilization data, costs and discounts. Savings will vary.

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The information provided here is intended to be general information on how you can get the most out of your plan and your health care dollars. Customers are encouraged to consider all relevant factors and to consult with their treating doctor when selecting a health care professional or facility for care. Cost and quality ratings or designations provide you with important information you may wish to consider as you decide where to receive care. This information should not be used to make final decisions about your care and is not a guarantee of the quality of care delivered to individual patients. Health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the care they deliver and not agents of Cigna.

All health insurance and health benefit plans have exclusions and limitations. For costs and a complete list of both covered and non-covered services, see your official plan documents.

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